the 28 public sector banks has given an indication that the published profits might go up by about 32 per cent in 1985 as compared to the published profits for the year 1984.

Government and Reserve Bank have taken a number of steps in 1985 for improving customer service and thereby improving the efficiency of banks. A number of specific steps have also been taken to improve the profitability of banks which include a better return on cash reserves kept with the Reserve Bank of India, higher rate of interest on food credit, the benefit of non-deduction of tax at source on interest on Government securities held by nationalised banks, allocation cf additional capital to nationalised banks, etc.

Besides these steps, banks have also baen advised to take specific measures to maintain their viability and profitability which relate to funds management, business planning and development, recovery of advances and reduction in non-performing loans, leakage of income, cost control, staff productivity etc.

(c) The percentages of published pro fits of 28 public sector banks to their working funds for the years 1981 to 1984 are indicated below:

Year	%age of published profits to their working funds
1981 . . .	O.I3
19P2 . . .	CIS
1983 . . .	!t. 11
19&4 . .	O.09

Fall in prices oi cardamom

125. SHRI M. M. JACOB: Will the Minister of COMMERCE be pleased to state:

(a) whether Government are aware of the hardships being faced by the ctrdamom growers due to fall in the prices of cardamom during the current season as compared to prices prevailing in 1983-84 and 1984-85;

(b) what are the reasons ior the said fall in thj prices of cardamom; and

(c) what steps are being taken by Government to ensure remunerative price to cardamom growers?

THE MINISTER OF COMMERCE AND FOOD AND CIVIL SUPPLIES (SHRI P. SHIV SHANKER): (a) *to* (c) Prices which had risen sharply in tile past three years on account of short supply as a resuk of drought have now returned to levels comparable to those prevalent with normal level of production and cannot be considered ur.remunerative. Schemes to increase productivity are being implemented to ensure remunerative returns to growers.

PIan$_s$ to attract investments from non-residents Indians

126. SHRI M. M. JACOB: Will the Minister of FINANCE he pleased to state:

I) what arc the plans before Government to attract investment by non-resident Indians in India;

(b) whether any liaison offices have been set up especially for this purpose in countries where large number of Indians live; and

(c) if not, whether government pro pose to appoint qualified persons for such robs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARY): (a) Government have extended several facilities for attracting remittances and investments by non-residents of Indian nationality/origin. All the schemes introduced since 1982 continue to be in force. These include facilities for setting up new industries for investment in equities, Government $_s$ecu-

rities and bank deposits etc. In November, 1983, Government constituted a Special Approvals Committte (SAC) in the Department of Industrial Development for expeditious clearance of all industrial investment proposals emanating from non-resident Indians. The Reserve Bank of India had also set up some time back a committee to review the existing procedures followed by it and the commercial banks in connection with various facilities under the NRI schemes with a view to further simplify these procedures. The Committee has since submitted its recommendations and Government and RBI have take$_n$ step$_s$ to implement these recommendations, to the extent possible.

(b) Information, advice and assistance to non-resident Indians in matters relating to investment are given by the Indian missions abroad, branches of Indian banks and overseas offices of the Indian Investment Centre, located in New York. London, Frankfurt, Abu Dhabi, Tokyo and Singapore. The embassies have economic and commercial wings which are supplied with information about the opportunities available to Non-resident Indians for investment in India and they in turn make thes$_e$ available to the Indians abroad. The IIC and the banks function as specialised agencies to do the same job.

(c) Does not arise.

Fertiliser subsidy *t$_0$* small rubbe$_r$ growers

127. SHRI M. M. JACOB: Will the Minister of COMMERCE be pleased to state:

(a) whether it is a fact that Govera-ment have decided to withdraw subsidy on fertilizers to small rubber growers; and

(b) if so, what are the reasons therefor?

THE MINISTER OF COMMERCE AND FOOD AND CIVIL SUPPLIES (SHRI P. SH1V SHANKER) (a) No. Sir.

(b) Does not arise.

Demand for enhanced commission by the Fair Price Shop Owners

128. SHRI RAMCHANDRA BHARADWAJ;
SHRI BHAGATRAM MANHAR;

Will the Minister of FOOD AND CIVIL SUPPLIES be pleased to state:

(a) whether it is a fact that the Fair Price Shop Owners in Delhi have been pressing for increase in the commission payable to them:

(b) if so, what was the precise demand and Government's reaction therein: and

(c) what steps are being taken to ensure that the Pair Price Shop" Owners do not indulge in malpractice to the det riment of the consumers?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING AND FOOD AND CIVIL SUPPLIES (SHRI AJ'IT PANJA): (a) and 'b) The fair price shop owners have been repieseutinK to Delhi Administration for increase in the commission payable to them. Their precise demand was that the commission be increased in view of the price rise and increase in the rent of commercial premise.

Delhi Administration has increased the commission on wheat and rice by Rs. 4 per quintal with effect from 1.2.1986 raising the per quintal commission to Rs. 10.00.

(c) For efficient function 'of Public Distribution System and to prevfcnt diversion and other malpractices, the Delhi Slate Civil Supplies Corporation is delivering wheat, rice and sugar at the doorstep of the fair price shops. Recular raids are conducted by the Enforcement Branch of Delhi Administration *sno moto* •or on receipt of complaints. Redressal of consumers' grievances is being given spe-<i;il attention. A programme of reaular insoection has been laid down by all field officials.